

X. General Information

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Regional Counseling Services

Regional counselors are available to assist members in retirement planning and to provide descriptions and information about CalSTRS benefit programs. This services is provided on a one-to-one basis by appointment or in a group workshop setting.

The County Offices of Education provide office space for the appointments, which are located throughout in various offices throughout the state. To make an appointment for an interview, call the counseling center of your choice. Appointments are usually scheduled four weeks in advance.

Regional Counseling Locations



Please tell the appointment coordinator if you are making an appointment for disability programs and benefits so that a longer appointment period can be scheduled.

Regional Counseling Appointments

Host County/City	Phone Number
Alameda/Hayward	510-670-4200
Alameda/Pleasanton	925-426-0102
Contra Costa/Pleasant Hill	925-942-5375
Fresno/Fresno	559-497-3797
Kern/Bakersfield	661-636-4880
Kings/Visalia	559-733-6760
Los Angeles/Downey	562-922-6414 or
Los Angeles, Van Nuys	562-922-6838
Merced/Merced	209-381-6627
Orange/Costa Mesa	714-966-4251
Sacramento/Carmichael	916-971-7918 or
	916-971-7919
San Bernardino/Colton	909-433-4686
San Diego/San Diego	858-292-3565
San Francisco/San Francisco	415-241-6291
San Joaquin/Stockton	209-468-4864
San Mateo/San Mateo	650-312-7712
Santa Clara/Campbell	408-341-7265
Santa Cruz/Capitola	831-476-7140
Shasta/Redding	530-225-0203
Solano/Fairfield	707-399-4445
Sonoma/Santa Rosa	707-524-2627
Stanislaus/Modesto	209-525-4831
Ventura/Camarillo	805-383-1993
Ventura/Santa Maria	805-928-0542
Yuba/Marysville	530-741-6231, ext 221



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Information Services


Booklets and brochures providing additional information on benefit programs can be ordered, and frequently asked questions can be answered, on CalSTRS specialized telephone information system, Teletalk. Individual questions can be answered by telephone through the CalSTRS Public Service Office or by writing to CalSTRS.

Mailing Address

California State Teachers' Retirement System
P.O. Box 15275
Sacramento, CA 95851-0275

Telephone Numbers

Public Service (toll-free) 800-228-5453
Public Service-local .. 916-229-3870
Public Service-fax 916-229-3879
TDD 916-229-3541
Teletalk 800-228-5453
Financial Education Workshop
Registration 888-394-2060



CalSTRS Web Site

<http://www.calstrs.ca.gov>

The CalSTRS Web site provides information for members, employers, and CalSTRS' stakeholders. The CalSTRS' site includes such useful features as the Retirement Benefit Calculator, which allows members to estimate their retirement benefit and an on-line feedback form. A variety of other topics, ranging from the Teachers' Retirement Board agenda items to CalSTRS' various publications, are updated throughout the year.

With a focus on ease of use, the CalSTRS Web site will continue to develop as the popularity of the Internet as an alternative information delivery system increases.

Brochures Available

*Cash Balance Benefit Program
Information Packet*
Community Property Information
*Important Tax Information for Certain
Payments*
Join CalSTRS? Or Join CalPERS?
Partial Lump Sum
Purchase Additional Service Credit
Refund: What To Consider

Teletalk System 800-228-5453

General information about a variety of CalSTRS subjects is available by touch-tone telephone from the CalSTRS Teletalk information system. You can also request forms, duplicate 1099R's (member distribution tax form), statements of account and brochures. Teletalk calls are answered electronically. When a call is answered, you will be asked to enter a three-digit message code to designate the information you wish to receive. You may select from the codes listed below.



Teletalk Information Message Codes

90 What's New

100 General Information

- 101 What is CalSTRS?
- 102 Location, telephone numbers, office hours of CalSTRS
- 103 How to obtain CalSTRS booklets and forms
- 104 How to change your address with CalSTRS
- 105 Direct Deposit
- 106 What to do in the event of a lost check or missing direct deposit payment
- 107 How to have insurance premiums deducted from your check
- 108 Spousal acknowledgment of benefit selection
- 109 Community property settlements
- 110 Medicare for active CalSTRS members
- 111 Member Home Loan Program
- 112 Which benefit coverage do I have, A or B?
- 113 Subrogation information
- 114 CalSTRS Financial Education Program
- 115 Unused sick leave
- 116 Zero-Down Preferred Home Loan Program
- 117 No Points, No Fees Home Loan Program
- 118 2000-01 FEP Workshops

150 Membership, Service Credit and Contributions

- 151 Who must be a member of CalSTRS?

- 152 Can someone not mandated to CalSTRS membership elect optional membership?
- 153 What is service credit and how is it determined?
- 154 Contributions to CalSTRS: what are your costs as a member?
- 155 Employer-paid member contributions

200 Regional Counseling Services

- 201 How to make an appointment for a Regional Counseling interview
- 202 Regional Counseling appointment phone numbers for members in Southern California from Ventura to San Diego counties
- 203 Regional Counseling appointment phone numbers for members in the San Joaquin Valley from Kern to Calaveras counties
- 204 Regional Counseling appointment phone numbers for members in the coastal areas from Santa Barbara to Mendocino counties
- 205 Regional Counseling appointment phone numbers for members of the northern counties from Trinity to Glenn, and east to Nevada border
- 206 Regional Counseling appointment phone numbers for members of Alpine, Colusa, Mono, Sacramento, Solano and Yolo counties, and east to Nevada border

250 Purchase of Additional Service Credit and Redeposits

- 251 What is a redeposit or the purchase of additional service credit, and what types of service can be purchased?
- 252 What will it cost to purchase service credit or redeposit previously refunded contributions?
- 253 How and when is payment made for additional service credit?
- 254 Out-of-state service credit
- 255 Nonqualified service credit
- 256 Using Cash Balance Benefit Program contributions to purchase DB service credit
- 257 EGTRRA conformity for retired members

300 Pre-Retirement Election of an Option

- 301 What is a pre-retirement election of an option and the eligibility requirements?
- 302 Cancellation or change of a pre-retirement election of an option



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350 Service Retirement

- 351 How to apply for service retirement
- 352 Minimum eligibility for service retirement
- 353 Overview of unmodified and option benefits
- 354 Unmodified service retirement allowance
- 355 Option 2, service retirement
- 356 Option 3, service retirement
- 357 Option 4, service retirement
- 358 Option 5, service retirement
- 359 Option 6, service retirement
- 360 Option 7, service retirement
- 361 Option 8, service retirement, multiple option election
- 362 Alternative A—Standard Early Retirement
- 363 Alternative B—“30 and Out” Standard Reduction
- 364 Alternative C—Early Retirement Limited Term Reduction Plan
- 365 Alternative N—Normal Retirement
- 366 How your service retirement allowance is calculated
- 367 When you can expect your first retirement check
- 368 When your service retirement allowance will be finalized
- 369 How to change an option after service retirement due to the death of the option beneficiary
- 370 How to change an option after service retirement due to the dissolution of marriage, annulment, or legal separation
- 371 Service retirement after reinstatement to active status from an earlier service or disability retirement
- 372 Earning limitations after retirement
- 373 One-year final compensation
- 374 Express benefits
- 375 Golden Handshake
- 376 Class-Size Reduction Program
- 378 Changing option beneficiary to your spouse



400 Disability Benefits

- 401 What is reasonable accommodation and how does it apply to you?
- 402 The use of independent medical or vocational evaluations
- 403 May I continue to work while filing my application for disability benefits?



420 Coverage A, Disability Allowance and Rehabilitation Program

- 421 Overview of Coverage A, the Disability Allowance Program
- 422 How to apply for a disability allowance and eligibility requirements
- 423 How your disability allowance is calculated
- 424 How much income can you earn and still receive your disability allowance?
- 425 What is continued qualification for a disability allowance
- 426 When does your disability allowance end and your service retirement begin?
- 427 What is the CalSTRS Rehabilitation Program and how does it affect you?
- 428 Eligibility requirements for dependent children

450 Coverage B, Disability Retirement and Rehabilitation Program

- 451 Overview of Coverage B, the Disability Retirement Program
- 452 Application and eligibility requirements for a disability retirement
- 453 How your disability retirement is calculated
- 454 Earning limitations after disability retirement
- 455 What is “continued qualification” for disability retirement
- 456 Rehabilitation services for members on disability retirement
- 457 Eligibility requirements for dependent children
- 458 Overview of unmodified and option benefits in the Disability Retirement Program
- 459 Unmodified disability retirement allowance
- 460 Option 2, disability retirement
- 461 Option 3, disability retirement
- 462 Option 4, disability retirement
- 463 Option 5, disability retirement
- 464 Option 6, disability retirement
- 465 Option 7, disability retirement
- 466 Option 8, disability retirement
- 467 Changing an option or option beneficiary for disability retirement
- 468 Effects of Workers Compensation on disability retirement

500 Death Benefits

- 501 How to report a death to CalSTRS
- 502 The importance of beneficiary designations
- 503 What documentation is required for payment of a lump-sum death benefit?
- 504 Option Payee Designation of a Beneficiary

520 Coverage A, Family Allowance Program

- 521 Overview of Coverage A, Family Allowance Program
- 522 Benefits payable at the death of a member **before** service retirement or while receiving a CalSTRS disability allowance
- 523 Eligibility requirements for a family allowance
- 524 Family allowance death benefits

550 Coverage B, Survivor Benefits

- 551 Overview of Coverage B survivor benefits
- 552 Benefits payable at death of a member **before** service retirement or disability retirement
- 553 Benefits payable to an eligible spouse at death of a member **before** service or disability retirement.
- 554 Children's benefits and eligibility requirements
- 555 Benefits payable at death of a member **after** service or disability retirement

600 Increases in Benefits

- 601 Annual 2 percent cost-of-living improvement
- 602 Quarterly supplemental payments
- 603 Change in quarterly supplemental payments
- 604 Minimum guaranteed monthly allowance
- 605 Surviving Remarried Spouse Reinstatement Program
- 606 Ad-Hoc Increase 2000
- 607 Expanded Minimum Guarantee Monthly Allowance
- 608 Defined Benefit Supplemental Program
- 609 Longevity Bonus

650 Tax Liability

- 651 Monthly allowance tax withholding requirements
- 652 Refunds and lump-sum distribution tax withholding requirements
- 653 How to request a duplicate or corrected 1099R Withholding Statement
- 654 When will I incur income tax liability?
- 655 IRS Code Section 415, what it means to you
- 656 1099R Information for pre-1989 retired members
- 657 Repeal of the state source tax

700 Refund of Contributions

- 701 What you should know about refunds
- 702 How to request a refund of your contributions
- 703 Refund rollovers

750 Deferred Savings Program

- 751 What is the CalSTRS 403(b) Program and how does it work?

800 Teachers' Retirement Fund Investment

- 801 Shareholder voting policy and procedures
- 802 Investments assets portfolio

900 Cash Balance Benefit Program

- 901 What is the CalSTRS Cash Balance Benefit Program?
- 902 CB Benefit Program eligibility
- 903 CB Benefit Program advantages
- 904 CB Benefit Program benefits
- 905 Participation in the CB Benefit Program



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